

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sean Patrick Brady
Susan Louise Brady
Debtors

Case No. 19-01142-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 15

Date Rcvd: Jul 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2019.

db/jdb +Sean Patrick Brady, Susan Louise Brady, 15 Galway Drive, Hanover, PA 17331-8634
5175341 Discover, P.O. Box 742655, Cincinnati, OH 45274-2655
5175347 Members 1st FCU, P.O. Box 2109, Mechanicsburg, PA 17055-1719
5175348 +Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: PRA.COM Jul 05 2019 22:43:00 PRA Receivables Management, LLC, PO Box 41021,

Norfolk, VA 23541-1021
5175340 EDI: AMEREXPR.COM Jul 05 2019 22:43:00 American Express, P.O. Box 297879,
Fort Lauderdale, FL 33329-7879
5175339 EDI: AMEREXPR.COM Jul 05 2019 22:43:00 American Express, P.O. Box 1270,
Newark, NJ 07101-1270
5175338 EDI: BANKAMER.COM Jul 05 2019 22:43:00 AAA Financial Services, P.O. Box 15019,
Wilmington, DE 19886-5019
5175342 EDI: FORD.COM Jul 05 2019 22:43:00 Ford Credit, P.O. Box 650575, Dallas, TX 75265-0575
5175343 EDI: RMSC.COM Jul 05 2019 22:43:00 Lowes Business Acct/Synco, P.O. Box 530970,
Atlanta, GA 30353-0970
5175344 EDI: RMSC.COM Jul 05 2019 22:43:00 Lowes/Synchrony Bank, P.O. Box 530914,
Atlanta, GA 30353-0914
5175345 E-mail/Text: unger@members1st.org Jul 05 2019 18:45:40 Members 1st F.C.U.,
5000 Louise Drive, P.O. Box 40, Mechanicsburg, PA 17055-0040
5175346 +E-mail/Text: unger@members1st.org Jul 05 2019 18:45:40 Members 1st FCU, P.O. Box 2104,
5000 Louise Drive, Mechanicsburg, PA 17055-4899
5175582 +EDI: RMSC.COM Jul 05 2019 22:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5175349 EDI: WFFC.COM Jul 05 2019 22:43:00 Wells Fargo Card Services, P.O. Box 77053,
Minneapolis, MN 55480-7753

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper
bkgroup@kmlawgroup.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com
Thomas E. Miller on behalf of Debtor 2 Susan Louise Brady staff@tommlerlawoffice.com
Thomas E. Miller on behalf of Debtor 1 Sean Patrick Brady staff@tommlerlawoffice.com
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Sean Patrick Brady
First Name Middle Name Last Name

Debtor 2 Susan Louise Brady
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5950**

EIN --_-----

Social Security number or ITIN **xxx-xx-5479**

EIN --_-----

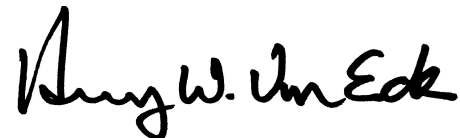
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:19-bk-01142-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sean Patrick Brady

Susan Louise Brady

**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

7/5/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.